



## Festive Season

## November Pay Day Pointer

### Taking back the festive season

Remember when the festive season was a long, lazy, happy summer holiday dedicated to fun and relaxation? Since then, the December holidays have become a commercial circus, a time of stress and tension. It's time to take back your holiday!

Many of us dread the festive season, already anticipating the crowds, the traffic jams and the death toll on the roads, the congestion at the beaches and restaurants, the frantic search for meaningless gifts, the last minute rush for decorations and food, the large family gatherings that costs a fortune and the senseless spending that leaves you in financial dire straits by January, with nothing to show for it.



This year, take back your December holiday! Recreate the relaxing, fun together-time with family and friends to what it used to be. Here are our top ten tips for shifting the focus back to fun and relaxation, and protecting your finances, too.

1. Skip the stress of the holiday-by-the-sea, with it's congestion, exorbitant prices and road carnage, and make your own holiday paradise. Scatter blankets and pillows in the shade and pack a cooler bag full of ice cold drinks and your favourite snacks. If you don't have a pool, get a blow-up pool, a slippery-slide or just put the sprinklers on. It is guaranteed to be more fun than fighting your way through the crowded waves!

2. Skip the queues and crammed restaurants and serve your own special dinners. Set up a table outside, with a beautiful table cloth, candles and your best cutlery and crockery, and serve a delicious pre-cooked meal, with a good bottle of wine.



3. Take a new approach to entertainment. String fairy lights in your garden, turn off all other lights, play your favourite music and dance in the moonlight! Or rent a stack of DVDs, make mountains of popcorn and drag the mattress to the lounge for a marathon movie session.

### 4. Partied out?

Instead of having one or two parties that leave you stressed-out and broke, share the costs with your friends over several lazy bring-and-braai afternoons together

5. Vanquish the stress and strain of the year by unleashing your creativity - whether painting, gardening, cooking, building a model airplane or making a scrapbook. For maximum fun, choose something the whole family can enjoy, such as baking decorated cookies to string around the Christmas tree.

6. Make a no gift pact with friends and family. Instead, agree that everyone will buy themselves something they really want.  
7. Then spend the time - previously reserved for frantic gift shopping - together, relaxing and laughing, making memories that will be treasured long after senseless shopping sprees are forgotten.  
8. If you really want to give presents, give of yourself by making handmade vouchers for a back rub, a day together, or a favourite meal, redeemable any time of the year.  
9. If someone buys you a gift, simply accept graciously. Rushing out to buy a gift in return takes away from their gesture.



10. If you celebrate Christmas and simply cannot do without a mountain of wrapped presents under the tree, buy a trolley full of canned and non-perishable food, as well as a few toys. Then wrap up parcels for those who will truly appreciate these gifts that will never end up in the back of a dusty cupboard!

With a little planning and a bit of imagination, you can enjoy the most relaxing and rejuvenated December holiday, filled with special memories shared with friends and family, without breaking the bank!

### Need assistance?

If you need immediate assistance, kindly click [here](#) and your relationship manager will contact you!

Yours in financial health,

Your Interface Team



Contact us :

(JHB) 011-326-0060  
(Regions) 086-148-3223